

**Fill in this information to identify your case:**

Debtor 1 **Monty Kirk Wilson**  
 First Name Middle Name Last Name

Debtor 2 **Loria Lynn Wilson**  
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF ARKANSAS**

Case number \_\_\_\_\_  
 (if known)

☐ Check if this is an amended filing

**Official Form 107****Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2 Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$291.75</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$0.00</b>

Debtor 1 **Monty Kirk Wilson**  
 Debtor 2 **Loria Lynn Wilson**

Case number (if known)

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2018 )	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$12,297.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$12,297.00
For the calendar year before that: (January 1 to December 31, 2017 )	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$15,828.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$15,828.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	VA Benefit	\$272.00		
For last calendar year: (January 1 to December 31, 2018 )	VA Benefit	\$1,632.00		
For the calendar year before that: (January 1 to December 31, 2017 )	VA Benefit	\$1,632.00		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.  
☒ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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Debtor 1 **Monty Kirk Wilson**  
 Debtor 2 **Loria Lynn Wilson**

Case number (if known) \_\_\_\_\_

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
<b>Mr. Cooper</b> <b>PO Box 650783</b> <b>Dallas, TX 75265</b>	<b>11/16/2018;</b> <b>12/16/2018</b>	<b>\$2,706.70</b>	<b>\$172,404.00</b>	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
 Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No  
☐ Yes. Fill in the details.

Case title	Nature of the case	Court or agency	Status of the case
Case number			

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
 Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes



Debtor 1 **Monty Kirk Wilson**  
 Debtor 2 **Loria Lynn Wilson**

Case number (if known) \_\_\_\_\_

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☐ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift and Address:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☐ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600

Describe what you contributed

Dates you contributed

Value

Charity's Name

Address (Number, Street, City, State and ZIP Code)

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☐ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☐ Yes. Fill in the details.

Person Who Was Paid

Address

Email or website address

Person Who Made the Payment, if Not You

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☐ No

☐ Yes. Fill in the details.

Person Who Was Paid

Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No

☐ Yes. Fill in the details.

Person Who Received Transfer

Address

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Person's relationship to you

Debtor 1 **Monty Kirk Wilson**  
 Debtor 2 **Loria Lynn Wilson**

Case number (if known) \_\_\_\_\_

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☐ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
 Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No  
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No  
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1 **Monty Kirk Wilson**  
 Debtor 2 **Loria Lynn Wilson**

Case number (if known) \_\_\_\_\_

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☒ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed EIN:      From-To
Blind Pro, LLC 335 Glenn Hill Dr. Alexander, AR 72002	Sales & installation of custom window coverings.  Loria Wilson	EIN:      74-3136177 From-To    2010-2016
Blind Pro, Inc. 335 Glenn Hill Dr. Alexander, AR 72002	Sales & installation of custom window coverings.  Loria Wilson	EIN:      81-1010214 From-To    2016-current

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No  
☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
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Debtor 1 Monty Kirk Wilson  
 Debtor 2 Loria Lynn Wilson

Case number (if known) \_\_\_\_\_

**Part 12:** Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Monty Kirk Wilson  
 Signature of Debtor 1

Date

2-28-19

Loria Lynn Wilson  
 Signature of Debtor 2

Date

02/28/2019

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Fill in this information to identify your case:**

Debtor 1	<b>Monty Kirk Wilson</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Loria Lynn Wilson</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>EASTERN DISTRICT OF ARKANSAS</b>		
Case number (if known)			

☐ Check if this is an amended filing
**Official Form 108****Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <b>Ally</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: <b>2016 Dodge Grand Caravan 52,383 miles</b>		
Creditor's name: <b>Amerifirst Home Improvement</b>	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of property securing debt: <b>Inground swimming pool - liner needs to be replaced, stairs cracked, in bad shape.</b>		
Creditor's name: <b>Mr. Cooper</b>	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Description of property: <b>335 Glenn Hill Alexander, AR 72002 Saline County</b>		



Debtor 1 **Monty Kirk Wilson**  
 Debtor 2 **Loria Lynn Wilson**

Case number (if known) \_\_\_\_\_

securing debt: \_\_\_\_\_

Creditor's **Preferred Credit, Inc.**  
 name:

- ☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
     Reaffirmation Agreement.  
☐ Retain the property and [explain]: \_\_\_\_\_

☒ No

☐ Yes

Description of **Water Treatment System -**  
 property **purchase price \$7,174.00**  
 securing debt:

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name: **First Data Global Leasing**

☒ No

☐ Yes

Description of leased **Credit Card Terminal, expires 02/07/2021**  
 Property:

Lessor's name: **First Data Global Leasing**

☒ No

☐ Yes

Description of leased **Credit Card Terminal - expires 04/01/2019**  
 Property:

Lessor's name: **First Data Global Leasing**

☒ No

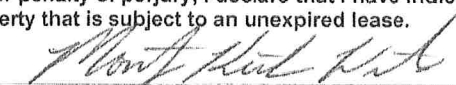
☐ Yes

Description of leased **Virtual Credit Card Terminal for PC - expires 06/01/2020**  
 Property:

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

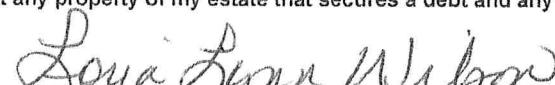
X

  
**Monty Kirk Wilson**  
 Signature of Debtor 1

Date

**2-28-19**

X

  
**Loria Lynn Wilson**  
 Signature of Debtor 2

Date

**02/28/2019**

Fill in this information to identify your case:

Debtor 1 Monty Kirk Wilson

Debtor 2 Loria Lynn Wilson  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Arkansas

Case number \_\_\_\_\_  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

## Official Form 122A - 1

## Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

## Part 1: Calculate Your Current Monthly Income

## 1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.☒ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.☐ Married and your spouse is NOT filing with you. You and your spouse are:☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 769.17	\$ 769.17
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	
	Copy here ->	\$ 0.00
6. Net income from rental and other real property		
	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	
	Copy here ->	\$ 0.00
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00

Debtor 1 **Monty Kirk Wilson**  
 Debtor 2 **Loria Lynn Wilson**

Case number (if known)

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>8. Unemployment compensation</b> Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you \$ 0.00 For your spouse \$ 0.00	\$ 0.00	\$ 0.00
<b>9. Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.	\$ 0.00	\$ 0.00
<b>10. Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. VA Benefit \$ 136.00 Total amounts from separate pages, if any. + \$ 0.00	\$ 136.00 \$ 0.00 + \$ 0.00	\$ 0.00 \$ 0.00 \$ 0.00

**11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ 905.17 + \$ 769.17 = \$ 1,674.34

Total current monthly  
income

**Part 2: Determine Whether the Means Test Applies to You**

**12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11

Copy line 11 here=>

\$ 1,674.34

Multiply by 12 (the number of months in a year)

x 12

12b. The result is your annual income for this part of the form

12b. \$ 20,092.08

**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

AR

Fill in the number of people in your household.

2

Fill in the median family income for your state and size of household.

13. \$ 52,621.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X

Monty Kirk Wilson  
Signature of Debtor 1

Date

2-28-19  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

X

Loria Lynn Wilson  
Signature of Debtor 2

Date

02/28/2019  
MM / DD / YYYY



Debtor 1 **Monty Kirk Wilson**  
 Debtor 2 **Loria Lynn Wilson**

Case number (if known) \_\_\_\_\_

### Current Monthly Income Details for the Debtor

#### Debtor Income Details:

Income for the Period **08/01/2018** to **01/31/2019**.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Operating a Business**

Income by Month:

6 Months Ago:	<u>08/2018</u>	<u>\$975.00</u>
5 Months Ago:	<u>09/2018</u>	<u>\$910.00</u>
4 Months Ago:	<u>10/2018</u>	<u>\$910.00</u>
3 Months Ago:	<u>11/2018</u>	<u>\$910.00</u>
2 Months Ago:	<u>12/2018</u>	<u>\$910.00</u>
Last Month:	<u>01/2019</u>	<u>\$0.00</u>
Average per month:		<u>\$769.17</u>

#### Line 10 - Income from all other sources

Source of Income: **VA Benefit**

Income by Month:

6 Months Ago:	<u>08/2018</u>	<u>\$136.00</u>
5 Months Ago:	<u>09/2018</u>	<u>\$136.00</u>
4 Months Ago:	<u>10/2018</u>	<u>\$136.00</u>
3 Months Ago:	<u>11/2018</u>	<u>\$136.00</u>
2 Months Ago:	<u>12/2018</u>	<u>\$136.00</u>
Last Month:	<u>01/2019</u>	<u>\$136.00</u>
Average per month:		<u>\$136.00</u>

Debtor 1  
Debtor 2**Monty Kirk Wilson**  
**Loria Lynn Wilson**

Case number (if known) \_\_\_\_\_

**Current Monthly Income Details for the Debtor's Spouse****Spouse Income Details:**Income for the Period **08/01/2018** to **01/31/2019**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **Operating a Business**

## Income by Month:

6 Months Ago:	<u>08/2018</u>	<u>\$975.00</u>
5 Months Ago:	<u>09/2018</u>	<u>\$910.00</u>
4 Months Ago:	<u>10/2018</u>	<u>\$910.00</u>
3 Months Ago:	<u>11/2018</u>	<u>\$910.00</u>
2 Months Ago:	<u>12/2018</u>	<u>\$910.00</u>
Last Month:	<u>01/2019</u>	<u>\$0.00</u>
Average per month:		<u>\$769.17</u>

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court**  
**Eastern District of Arkansas**

In re **Monty Kirk Wilson**  
**Loria Lynn Wilson**

Debtor(s)

Case No.

Chapter

7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>5,000.00</u>
Prior to the filing of this statement I have received .....	\$	<u>5,000.00</u>
Balance Due .....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify): **Blind Pro, Inc. Barter Exchange**

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

2/28/2019  
Date

SLG  
**Stephen L. Gershner**

*Signature of Attorney*

**Davidson Law Firm**

**724 Garland**

**P.O. Box 1300**

**Little Rock, AR 72203**

**501-374-9977 Fax: 501-374-5917**

**slg@dlf-ar.com; alisonh@dlf-ar.com**

*Name of law firm*



United States Bankruptcy Court  
Eastern District of Arkansas

In re Monty Kirk Wilson  
Loria Lynn Wilson

Debtor(s)

Case No.

Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:

2-28-19

Monty Kirk Wilson  
Monty Kirk Wilson

Signature of Debtor

Date:

2/28/2019

Loria Lynn Wilson  
Loria Lynn Wilson

Signature of Debtor

Ally  
P.O. Box 380902  
Minneapolis, MN 55438-0902

Amerifirst Home Improvement  
PO Box 2040  
Omaha, NE 68103

ASSN's Member Benefit  
c/o TSYS  
12202 Airport Way, Ste. 100  
Broomfield, CO 80021

AT&T  
PO Box 105414  
Atlanta, GA 30398-5414

Bank of America  
PO Box 851001  
Dallas, TX 75285-1001

Barbara and James Wafford  
7903 Marche Lateral Rd.  
North Little Rock, AR 72118

Best Buy  
PO Box 9001007  
Louisville, KY 40290-1007

Capital One  
PO Box 60599  
City of Industry, CA 91716

Chase Card Services  
PO Box 6294  
Carol Stream, IL 60197-6294

Citi Business Card  
PO Box 9001037  
Louisville, KY 40290-1037

Citi Cards  
PO Box 6004  
Sioux Falls, SD 57117

Dennis and David Clark  
520 Colonial Dr.  
Bryant, AR 72022

Direct TV  
PO Box 105261  
Atlanta, GA 30348-5261

Exxon Mobil  
PO Box 78001  
Phoenix, AZ 85062-8001

First Data Global Leasing  
PO Box 407092  
Fort Lauderdale, FL 33340

Home Depot  
PO Box 9001010  
Louisville, KY 40290

Hunter Douglas Fabrication  
One Hunter Douglas Dr.  
Cumberland, MD 21502

J.W. Henderson, Jr.  
1622 Mary Lane  
Alexander, AR 72002

Janis Wylie  
26322 Kanis Rd.  
Little Rock, AR 72223

Justin S. Elrod  
The Elrod Firm  
22461 Interstate 30  
Bryant, AR 72022

Kim Whittaker  
6009 Kamden Cove  
Alexander, AR 72002

Kohl's  
PO Box 2983  
Milwaukee, WI 53201-2983



Mike O'Brien  
3301 Foxcroft Rd.  
Little Rock, AR 72227

Mr. Cooper  
PO Box 650783  
Dallas, TX 75265

Paula Johnson  
124 Belles Fleur  
Little Rock, AR 72223

Preferred Credit, Inc.  
PO Box 1970  
Saint Cloud, MN 56302

Regions Bank  
1702 N. Reynolds Rd.  
Bryant, AR 72022

Regions Consumer Bankcard  
PO Box 2224  
Birmingham, AL 35246-3023

Robin and Angie Mitchell  
6752 Hilo  
Benton, AR 72019

Shell  
PO Box 6406  
Sioux Falls, SD 57117-6406

Skandia Window Fashions  
PO Box 6566  
Tallahassee, FL 32314-6566

Springs Window Fashions  
7549 Graber Rd.  
Middleton, WI 53562-1096

Staples  
PO Box 78004  
Phoenix, AZ 85062-8004

Target Card Services  
PO Box 660170  
Dallas, TX 75266-0170

Tiffany Johnson  
5415 Union Square  
Benton, AR 72019

Tiffany O'Dwyer  
98 Clervaux Dr.  
Little Rock, AR 72223

Timber Blind-Metro Shade  
800 E. Elm St.  
McKinney, TX 75069

Tracye Easterly  
40 Maravilla Hwy  
Hot Springs Village, AR 71909

US Bank  
PO Box 790408  
Saint Louis, MO 63179-0408

Valero  
DSRM National Bank  
PO Box 300  
Amarillo, TX 79105-0300

Vista Products  
8801 Corporate Square Ct.  
Jacksonville, FL 32216